



Return Form to;
Shire of Cunderdin, 37 Lundy Ave, Cunderdin WA 6407
Po Box 100, Cunderdin WA 6407
T (08) 9635 2700 E: dceo@cunderdin.wa.gov.au

FINANCIAL HARDSHIP APPLICATION

The Shire of Cunderdin accept that some ratepayers may experience significant financial hardship during and as a result of where a declared state of emergency is in force. Our aim is to aid ratepayers during times of financial stress when such emergency has been resolved.

We are encouraging ratepayers who can continue to make payments on their rates to do so, preferably by 30 June 2020 to avoid new 2020/21 billing creating an even more difficult financial position for them.

Ratepayers who are facing payment difficulties due to financial hardship can apply to enter a payment plan with the Council. The payment plan will provide an extension on current payments, whilst suspending interest charges for rates, charges and administration fees (excluding ESL). The suspension of penalty interest will apply only for the duration of the current ratepayer's payment plan.

Financial Hardship will be assessed in accordance with the same eligibility criteria used to assess genuine financial hardship assistance in respect of rates and charges as per Council's Financial Hardship Policy and Debt Collection Policy. All applications will be presented to Council as a private and confidential item.

To apply, please complete the form below and submit your application to dceo@cunderdin.wa.gov.au

Please note: If you are applying for assistance for more than one property, you must complete a separate application form for each property, as the nature, type and ownership of each may differ.

1. Owner/Ratepayer Property Information

Assessment Number

Property Address

What is the property's rates account balance?

Is the property owner/occupied or is it a rental?

If the property is a rental who is the managing agent?

Lease Type?

2. Owner/Ratepayer Information

Are you the sole owner/ratepayer of the property?	
Company Name (if applicable)	
Surname	
Given Names	
Residential Address	
Postal Address	
Email Address	
Mobile No	Phone No

3. Financial Hardship

Is your request for assistance caused by the impact of a declared emergency?

Yes No

If yes, please specify type of emergency:

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Please tell us how you have been paying you 2019/20 rates account?

<input type="checkbox"/>	Instalments (x 2 payments)
<input type="checkbox"/>	Instalments (x 4 payments)
<input type="checkbox"/>	Payment Plan: Active or cancelled due to reaching maximum number of defaults?
<input type="checkbox"/>	Other (please explain)

Please tell us about your financial position by indicating the reason/s below:

<input type="checkbox"/>	I have become unemployed.
<input type="checkbox"/>	My pay has been reduced.
<input type="checkbox"/>	I have been stood down.
<input type="checkbox"/>	I have had to take time off work to care for a family member.
<input type="checkbox"/>	I have had to self-isolate.
<input type="checkbox"/>	I have been diagnosed with a communicable disease and am unable to work.
<input type="checkbox"/>	Death in the Family.
<input type="checkbox"/>	Temporary physical and mental health problems.
<input type="checkbox"/>	Domestic or family violence.

If your circumstances have changed in another way, please explain:

Have you or your employer applied for any of the Federal or State Government's assistance or other financial assistance measures? (for example, JobSeeker or JobKeeper payments, access to Superannuation)? Please indicate:

- JobSeeker Payment
- JobKeeper Payment
- Other (please specify below):

Please explain:

How long do you expect you will be experiencing financial difficulty?

	1-3 Months
	3-6 Months
	6 Months and longer
<p>Please explain the reasons:</p>	

4. Income and Expenditure – Please complete the sections below:

Income – Gross weekly amount received		Frequency	Amount
Wage and Salaries			
Pension or other government benefits			
Spouse or partners income			
Interest from banks and financial institutions or dividends			
Compensation, superannuation insurance or retirement benefits			
Have you received any other income? (child support, rental income)?	Please state type of payment:		
Income			

Expenditure outgoings weekly		Provider Name	Frequency	Amount
Mortgage/Home loan				
Other mortgages/business loans				
Other loans				
Credit Cards				
Utilities	Power			
	Water			
	Rates			
	Phone			
Insurances				
Living Expenses				
Expenditure				

INCOME AND EXPENDITURE SUMMARY	Total Income	
	Less Total Expenditure	
	TOTAL BALANCE	

5. Dependents

Do you have dependents you are supporting? Please indicate:

	Spouse /Partner	
	Children	Number of dependent children: <input type="text"/>
	Other (please name)	

6. Payment Proposal

What is the payment amount and frequency you can afford to commit to?

Amount	<input type="text"/>
Frequency	<input type="text"/>

7. Supporting Documentation

To assist us with your application, please provide on lodgment the relevant documentation to support your financial hardship application. As per below:

➤ Bank Statement/s
➤ Medical Certificate
➤ Centrelink
➤ Letter from employer
➤ Letter from a Provider who has deemed you to be experiencing financial hardship (e.g. bank, super fund, utilities)
➤ Letter from an authorised financial counsellor or planner confirming financial hardship
➤ Documentation such as a statutory declaration from a person familiar with your financial circumstances (e.g. family doctor, accountant)

Declaration

I confirm that the information provided within this Application for Financial Hardship is accurate, and there have been no misrepresentations or omissions of fact that would otherwise influence the review and decision of Shire of Cunderdin.

I declare that I am the ratepayer and authorised person of the above-mentioned property.

Signature of Applicant

Date:

Processing Your Application

Once you have completed this form please mail to:

Shire of Cunderdin

PO Box 100

CUNDERDIN WA 6407

Or Email to dceo@cunderdin.wa.gov.au

If you have any questions, please contact Rates on (08) 9635 2700 and provide your relevant assessment number. We will then advise if your application form has been received and if it has been assessed.

Useful Information

The Australian Government is providing a range of measures to address the global health crisis related to coronavirus. For information on the economic response to coronavirus including details of the JobKeeper payment scheme and an overview of the Government's targeted economic response packages, visit the Australian Government, [The Treasury's webpage](#).

The Department of Health are the lead agency on coronavirus (COVID-19) and people are advised to visit their website as a true and accurate source of information.

For general health information and advice on coronavirus (COVID-19), visit the [Department of Health's webpage](#).

Emergency Assistance and Support

Information on immediate emergency assistance or support is available for those affected by COVID-19:

- For local emergency relief, visit [serviceproviders.dss.gov.au](#).
- To test eligibility for income support payments including JobSeeker, contact Services Australia, visit [servicesaustralia.gov.au](#).
- For financial counselling, including advice on managing debt, visit [National Debt Helpline](#) or visit [MoneySmart](#) for advice to help you manage your money.
- Those on a low income may be eligible to apply for a 'No Interest Loan'. For more information and details on how to apply, visit [Good Shepherd Microfinance](#) (link is external).

Support Services Contact Information

Name	Phone	Website
Government of Western Australia - Department of Health	1800 020 080	https://ww2.health.wa.gov.au/Articles/A_E/Coronavirus
HealthyWA	1800 022 222	https://www.healthywa.wa.gov.au/
Lifeline Australia (personal crisis support services)	13 11 14	https://www.lifeline.org.au/
Australian Government Services Australia (links to MyGov, Centrelink and Medicare)	1800 020 080	https://www.servicesaustralia.gov.au/individuals/subjects/affected-coronavirus-covid-19
Financial Counselling Services	1800 007 007 1800 612 004 or (08) 9964 7033	https://ndh.org.au/ www.ruralwest.com.au
Ethnolink Language Services	1300 727 441	https://www.ethnolink.com.au/covid-19-coronavirus-translated-resources

